

Information to identify the case:

Debtor 1	<u>Paul R. Dougherty</u>	Social Security number or ITIN	xxx-xx-3097
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-23579-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul R. Dougherty

10/14/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Paul R. Dougherty
DebtorCase No. 11-23579-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Paul R. Dougherty, 2607 Siesta Drive, Pittsburgh, PA 15241-1728
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr JP Morgan Chase Bank, NA Chase Auto Finance, P O Box 901032, Ft Worth, TX 76101-2032
 13107820 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank South Dakota NA, Payment Center, 4740 121st St,
 Urbandale, IA 50323)
 13086661 +Citibank South Dakota NA, c/o Phillips & Cohen Associates LTD, Mail Stop 871,
 1004 Justinson Street, Wilmington, DE 19801-5148
 13086662 +Fifth Third Bank, PO Box 740778, Cincinnati, OH 45274-0778
 13104981 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
 13101419 JP Morgan Chase Bank, N.A., PO Box 901032, Ft. Worth, TX 76101-2032
 13121149 JP Morgan Chase Bank, NA, PO BOX 901032, FT WORTH, TX 76101-2032
 14105058 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
 PO Box 619096, Dallas, TX 75261-9741)
 13090321 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13086664 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 13145401 PNC Bank, 623 Euclid Avenue, Cleveland, OH 44010
 13145370 +PNC Bank, PO Box 94982, Cleveland, Ohio 44101-4982
 13086665 +Sams's Club/Discover, P.O. Box 960013, Orlando, FL 32896-0013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 01:40:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: CAUT.COM Oct 15 2016 01:18:00 Chase Auto Finance Corp.,
 201 N. Central Avenue, Floor 11, Phoenix, AZ 85004-1071
 cr +EDI: PRA.COM Oct 15 2016 01:18:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Oct 15 2016 01:18:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13086658 +EDI: BANKAMER.COM Oct 15 2016 01:18:00 Bank of America, PO Box 5170,
 Simi Valley, CA 93062-5170
 13086659 +EDI: BANKAMER.COM Oct 15 2016 01:18:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 13190473 +EDI: BANKAMER.COM Oct 15 2016 01:18:00 Bank of America, N.A.s/b/m/t BAC Home Loan Servici,
 7105 Corporate Dr, PTX-B-209, Plano, TX 75024-4100
 13086660 +EDI: CAPITALONE.COM Oct 15 2016 01:18:00 Capital One, PO Box 105474,
 Atlanta, GA 30348-5474
 13141127 +EDI: CITICORP.COM Oct 15 2016 01:18:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13110769 EDI: DISCOVER.COM Oct 15 2016 01:18:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13433528 EDI: RMSC.COM Oct 15 2016 01:18:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13128329 EDI: RESURGENT.COM Oct 15 2016 01:18:00 GE Money Bank, c/o B-Line, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221
 13086663 +EDI: IRS.COM Oct 15 2016 01:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 13294286 +E-mail/Text: bknotice@ncmllc.com Oct 15 2016 01:40:45 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13226541 EDI: PRA.COM Oct 15 2016 01:18:00 Portfolio Recovery Associates, PO BOX 41067,
 Norfolk VA 23451
 13117784 EDI: RECOVERYCORP.COM Oct 15 2016 01:18:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13159754 EDI: USBANKARS.COM Oct 15 2016 01:18:00 U.S. Bank N.A., BANKRUPTCY DEPARTMENT,
 P.O. Box 5229, Cincinnati OH 45201
 13086667 EDI: USBANKARS.COM Oct 15 2016 01:18:00 US Bank Visa, PO Box 790408,
 Saint Louis, MO 63179
 13095113 +EDI: WFFC.COM Oct 15 2016 01:18:00 Wells Fargo Bank, N.A., Business Direct Division,
 100 W, Washington Street 8th Flr, Phoenix, AZ 85003-1803
 13693022 EDI: ECAST.COM Oct 15 2016 01:18:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
 cr NATIONSTAR MORTGAGE LLC
 cr Nationstar Mortgage LLC
 13086666 Subaru Motors Finance, c/o Chase, PO Box 78076

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Oct 14, 2016

cr* +Citibank, N.A., 701 East 60th Street North, SIOUX FALLS, SD 57104-0493
cr* Discover Bank/DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
13615792* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
13294487* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
13519077* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
13583402* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
13693023* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 4, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Paul R. Dougherty julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
Kenneth Steidl on behalf of Plaintiff Paul R. Dougherty julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Margaret Gairo on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor Bank Of America, N.A. mcohen@mwc-law.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpggh.com
William E. Craig on behalf of Creditor Chase Auto Finance Corp. mortonlaw.brcraig@verizon.net,
donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 11